

UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS, EASTERN DIVISION

IN RE:
EMMA LEE SIMMONS

CASE NO. 04 B 43919

CHAPTER 13

JUDGE: BRUCE W BLACK

Debtor
SSN XXX-XX-0109

TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, Chapter 13 Standing Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 USC 1302(b)(1).

1. The case was filed on 11/29/04 and confirmed on 01/25/05.
2. The case was dismissed after confirmation, 12/21/2007.
3. The Debtor paid a total of \$ 50720.00 .
4. The Trustee made disbursements to creditors as follows:

CREDITOR NAME	CLASS	CLAIM AMOUNT	INTEREST PAID	PRINCIPAL PAID
CITIFINANCIAL MORTGAGE	CURRENT MORTG	37263.56	.00	37263.56
CITIFINANCIAL MORTGAGE	MORTGAGE ARRE	2285.16	.00	2285.16
AMERICAN GENERAL FINANCE	SECURED	500.00	27.16	500.00
WELLS FARGO FINANCIAL RE	SECURED	500.00	27.16	500.00
CITIFINANCIAL	UNSECURED	4127.99	487.75	1230.20
RUSSET WEST OAKSIDE TOWN	SECURED	732.00	71.91	732.00
INTERNAL REVENUE SERVICE	PRIORITY	609.84	25.79	609.84
HSBC	UNSECURED	NOT FILED	.00	.00
TSYS DEBT MANAGEMENT	UNSECURED	478.03	31.48	142.43
GE MONEY BANK	UNSECURED	NOT FILED	.00	.00
NICOR GAS	UNSECURED	592.79	39.02	176.67
PAYDAY LOAN STORE	UNSECURED	NOT FILED	.00	.00
PROVIDIAN NATIONAL BANK	UNSECURED	NOT FILED	.00	.00
UNITED CREDIT UNION	UNSECURED	3597.16	260.17	1072.00
WELLS FARGO FINANCIAL RE	UNSECURED	827.04	78.63	246.47
INTERNAL REVENUE SERVICE	UNSECURED	.00	.00	.00
CAVALRY PORTFOLIO SERVIC	UNSECURED	2922.76	211.41	871.03

Summary of disbursements:

	SECURED	PRIORITY	UNSECURED	OTHER	TOTAL
TOTAL CLMS ALLOWED	41280.72	609.84	12545.77	.00	54436.33
PRINCIPAL PAID	41280.72	609.84	3738.80	.00	45629.36
INTEREST PAID	126.23	25.79	1108.46	.00	1260.48
TOTAL PAID	41406.95	635.63	4847.26	.00	46889.84

The Debtor's attorney, PETER FRANCIS GERACI, was allowed \$ 2700.00 and was paid \$ 1000.00 direct and \$ 1700.00 through the plan.

The Trustee received \$ 2130.16 .

Refunds to the Debtor totaled \$.00 .

Wherefore, the Trustee requests an order be entered discharging the Trustee and the surety on his bond from any further liability in this case.

Dated: 03/10/08

/s/
GLENN STEARNS
CHAPTER 13 TRUSTEE